

The Effect of SAK EMKM Socialization, Perceptions of MSME Performers, and Accounting Knowledge on The Preparation of MSME Financial Reports in Bangkalan District

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Abstract. SAK EMKM is a financial accounting standard to support the progress of MSMEs in Indonesia in compiling financial reports. It is also to make easier for MSME actors to get access to funding from financial institutions, but many MSME actors have difficulty in compiling financial reports. The applicable accounting standards can affect SAK EMKM application such as the socialization of SAK EMKM, the perception of MSME actors, and understanding of accounting. The population in this study was Micro, Small and Medium Enterprises (MSMEs) registered at the Department of Cooperatives and Micro Enterprises in Bangkalan. The sampling technique used purposive sampling with criteria for SMEs in the culinary sector, a number of samples obtained was 92 MSME actors with 88 MSME actors being studied successfully. The analytical tool used is SPSS 30. The results obtained from this study stated that the socialization of SAK EMKM, the perception of MSME actors, and accounting knowledge partially had a positive and significant effect on the Preparation of Financial Statement SMES are 0,083 and socialization SAK EMKM are 0,379, the perception of MSME actors, and understanding of accounting simultaneously (together) has a positive and significant effect on the Preparation of Financial Statement SMES are 0,785.

Keywords: Perception Of SMES; Socialization of SAK EMKM; Knowledge of Accounting, Preparation of Financial Statement SMES

1 Introduction

During the Covid-19 pandemic when Currently, Micro, Small and Medium Enterprises (MSMEs) have given great and important contribution _ for Indonesian economy. In the data from the East Java Cooperatives and MSMEs Service which also refers to BPS data, as many as 417 thousand MSMEs grow in East Java every year year and the existence of MSMEs can contributed 57.72% to East Java 's GRDP. However, part big There are many Micro, Small and Medium Enterprises (MSMEs) in Indonesia get existence a number of problems where is one difficult get access funding to banking and institutions funding other.

Government Regency Bangkalan strive push recovery economy due to COVID-19 with simplify and speed up the management process permission effort for MSME group. Besides that, no there are still a few MSME actors permanent use venture capital alone with no existence separation between funds for effort and funds for private. People's Business Credit (KUR) has provided by the Government where aim for help SMEs in _ increase his efforts. Institutions or Banks that have appointed Government as KUR dealers are very careful in distribution credit, because they no get adequate

information _ related conditions of SMEs (Rudiantoro and Siregar, 2016). Information finance can also used by party banking for interpret the ability of SMEs in manage funds, predict risk failure business carried out because the inability of MSMEs in managing funds (Galuh and Agung, 2018). Standard Accountancy EMKM Finance (SAK EMKM) is standard accountancy more finance _ simple compared with SAK ETAP because arrange common transactions _ carried out by EMKM. With the existence of SAK EMKM can help SMEs in _ arrange report his finances so that SMEs can _ take advantage of funding programs that have been offered for get access funding from various institution finance. Researcher use influencing factors the application of SAK EMKM to MSMEs, including: SAK EMKM socialization, perception SMEs, and knowledge accountancy MSME actors. With thereby destination from existence study this is for knowing influence SAK EMKM socialization, perception SMEs, and understanding accountancy to application of SAK EMKM in reports MSME finance in the district Bangkalan by partial and simultaneous (together).

2 Literature Review

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2.1 Understanding SMEs

Micro Enterprise is effort productive owned by individuals and/ or business entities individuals who meet Micro Business criteria as set in Constitution this. Small Business is effort economy productive standing _ themselves, which are carried out by individuals or a business entity that is not is child company or no branch company owned, controlled, or _ Becomes part good direct nor no direct from effort medium or effort big that fulfills Small Business criteria as meant in Constitution this. Meanwhile, Medium Enterprises is effort economy productive standing _ itself, which is carried out by an individual or a business entity that is not is child company or branch company owned, controlled, or _ Becomes part good direct nor no direct with Small Business or Big Business with amount riches clean or results sale annual as set in Constitution this.

2.1.1 MSME Criteria

Micro Enterprises: (assets) maximum 50 million, (turnover) maximum 300 million

Small Business: (assets) more from 50 million - 500 million, (turnover) more from 300 million - 2.5 billion

Medium Enterprises: (assets) more from 500 million - 10 billion, (turnover) more from 2.5 billion - 50 billion.

3 Hypotheses Development

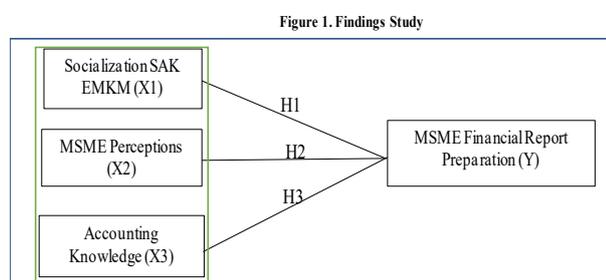


Fig.1 Hypotheses Development

Influence Socialization of SAK EMKM towards Compilation Report MSME Finance. Socialization is someone 's process get knowledge, skills, and attitudes that he/she treats in order to working as adults and as cast active in something position or role certain community (Dewi, Yuniarta and Wahyuni (2017). Research results Krisjayanti and Tuban (2018) stated that Socialization of SAK EMKM has an effect positive

to Where is the implementation of SAK EMKM? in line with results research Badria and Diana (2018), who stated that Socialization of SAK EMKM has an effect positive to the use of SAK EMKM.

Influence perception perpetrator compilation report msme finance. Perception is someone 's process to do selecting, organizing, and interpreting something thing to in something more picture _ broad meaning and comprehensive (Simamora, 2012). The results of research conducted by Krisjayanti and Tuban (2018) stated that: that perception smes do not take effect positive to implementation of sak emkm while results research conducted by badria and diana (2018) shows that that perception influential smes _ to the use of SAK EMKM.

Influence Knowledge Accountancy to Compilation Report MSME Finance. According to Maier, (2017) Knowledge is known information _ or someone noticed. Knowledge also means various symptoms encountered and obtained man through observation sense. Research conducted by Krisjayanti and Tuban (2020) and Romy (2018) states that knowledge accountancy have influence positive and significant to breastfeeding report MSME finances due to if MSME actors understand and are able to to do composing report finance in accordance with standard accounting that applies in Indonesia then could said that SMEs understand _ regarding SAK EMKM.

4 Research Methods

Study this is study with approach quantitative, that is study where the analysis use method statistics with Emphasis on data and numbers. Study quantitative is research using _ approach that is objective, which includes technique analysis and collection of quantitative data using method testing statistics (Fatihudin, 2019).

Measurement variable in study this use scale likert for check how much strong respondent agree with a statement with score 1 – 5.

Data collection techniques in study this using primary data. Primary data are live data source given to respondent, with use survey technique. Survey instrument used in study this is with use questionnaire (questionnaire). Respondents used _ in study this are MSME actors registered with the Cooperatives and Micro Enterprises Office Regency Bangkalan.

Population in study this are registered MSMEs in the Department of Cooperatives and Micro Enterprises Bangkalan in 2017 – 2022 as many as 604 perpetrators business (including perpetrator businesses registered at the center culinary). Retrieval technique sample used _ in study this is purposive sampling with criteria SMEs with _ sector industry culinary.

Table 1. Criteria Purposive Sampling

Information	Amount
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MSMEs registered with the District Cooperatives and MSMEs Office Bangkalan	604
SMEs that do not sector effort culinary	(512)
Total Sample	92

Data analysis techniques used in study this is analysis multiple linear regression. With equality multiple linear regression is as following:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

Y : preparation report MSME finance

α : constant

β : coefficient regression

X1 : socialization of SAK EMKM

X2 : perception MSME actors

X3 : knowledge accountancy

e : factor error (error)

In study this is a validity test with use Pearson Correlation and reliability test with use Cronbach Alpha. use method analysis that is assumption test classical and hypothesis testing. assumption test classic consists from normality test, multicollinearity test and heteroscedasticity test. Where is the normality test in study this use ui Kolmogorov Smirnov, multicollinearity test seen based on score tolerance and Variance Inflation Factor (VIF), and heteroscedasticity test using the Glesjer test. Hypothesis test with using t test and F test.

5 Result and Discussion

Respondent in study this that is as many as 92 MSME actors. However, the total respondents who succeeded collected as many as 88 MSME actors, while questionnaire that is not could processed totaling 5 questionnaires, with details of 3 respondents who have move home/no could contacted; 2 respondents no ready return questionnaire.

Validity test in study this with questionnaire for variable independent socialization of SAK EMKM (X1), perception SMEs (X2), and knowledge accounting (X3) shows score that $r_{count} > r_{table}$ with level 0.05 significance is concluded that results testing validity for each variable independent declared valid.

Reliability test results for whole variable in study this is as following:

Table 2. Reliability Test Results

Variable	Cronbach Alpha	Information
Socialization of SAK EMKM	0.788	Reliable
Perception MSME actors	0.876	Reliable
Knowledge Accountancy	0.845	Reliable
Compilation report MSME finance	0.757	Reliable

Based on table on from results testing reliability show that score *Cronbach alpha* for variable independent perception SMEs and knowledge accountancy said reliable and variable dependent Compilation report SMEs finance said reliable with

value showing _ above 0.757 concluded that the data on all variable in study said reliable.

Normality test results in study this is as following:

Table 3. Normality Test Results

	Kolmogorov Smirnov Z	Sig.	Information
Unstandardized Residual	1.106	0.173	Normal

From table results testing normality is known that score measured significance _ use Kolmogorov Smirnov shows of $0.173 > 0.05$, then could concluded that the questionnaire data from whole variable in study this distribute normally.

Multicollinearity test results in study this is as following:

Table 4. Multicollinearity Test Results

Variable	Collinearity statistics		Information
	Tolerance	VIF	
Socialization of SAK EMKM	0.874	1.132	Not Occur Multicollonierity
Perception MSME actors	0.729	1.056	Not Occur Multicollonierity
Knowledge Accountancy	0.935	1.047	Not Occur Multicollonierity

From table on after to do testing multicollinearity is known that whole variable independent from study this have score tolerance 0.10 and value Variance Inflation Factor (VIF) 10, then could said that whole variables in research this no contain existence symptom multicollinearity.

Heteroscedasticity test results for whole variable in study this is as following:

Table 5. Heteroscedasticity Test Results

Variable	Sig.	Information
Socialization of SAK EMKM	0.804	Not Occur Heteroscedasticity
Perception MSME actors	0.246	Not Occur Heteroscedasticity
Knowledge Accountancy	0.350	Not Occur Heteroscedasticity

Based on with results testing above, can declared that whole variable independent in study this no occur existence heteroscedasticity.

Analysis result regression in study this is as following:

Table 6. Analysis Results Multiple Linear Regression

Variable	Coefficient	Standard Error
Constant	12.851	3,419
Socialization of SAK EMKM	0.083	0.201
Perception MSME actors	0.379	0.080
Knowledge Accountancy	0.785	0.135

6 Conclusion

Show that score significance socialization of SAK EMKM towards composing report MSME finance smaller compared with score the significance that has been determined namely $0.011 < 0.05$ and the value of $t_{\text{count}} > t_{\text{table}}$ with of $2,361 > 1,991$. concluded that there is Socialization of SAK EMKM has an effect significant to composing report MSME finance. Hypothesis first to state that " Socialization of SAK EMKM has an effect " positive and significant to Compilation Report MSME Finance" is accepted.

Show with score t_{count} of 4,723 more big from t_{table} with level 0.05 significance was found is 1.991, then t_{count} in perception SMEs to _ composing report MSME finance bigger than t_{table} ($4,723 > 1,991$). Could concluded from hypothesis test this that perception influential SMEs positive and significant to Compilation Report MSME Finance. With this state that hypothesis second on research this with statement " Perception " Influential MSME actors positive and significant to Composer Report Finance SMEs" is accepted.

Show with score t_{count} of 5,872 more big from t_{table} with level 0.05 significance was found is 1.991, then t_{count} in Knowledge Accountancy to Compilation Report MSME finance bigger than t_{table} ($5,872 > 1,991$). Could concluded from hypothesis test this that knowledge accountancy take effect positive and significant to Compilation Report MSME Finance. With this state that hypothesis third in research this with statement " Knowledge " Accountancy take effect positive and significant to Compilation Report Finance SMEs" is accepted.

SAK EMKM socialization, perception SMEs, and knowledge accountancy there is influence by together (simultaneously) against composing report MSME finance in the district Bangkalan, Could prove with score positive as big as 12.851 with score significance worth as big as 0.000

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